

Collection Code of Conduct

It is our constant endeavour to respect and care for the customer by maintaining confidentiality by providing quality service and ensuring highest levels of professionalism.

To ensure that it is understood by all, within the collection team, employee or otherwise, the following code of conduct is to be adopted by the organization and its authorized representatives

- The customer would be contacted ordinarily at the place of his/her choice and in the absence of any specified place, at the place of his/her residence and if unavailable at his/her residence, at the place of business/occupation.
- Identity and authority of persons authorized to represent Chirag Credit Private Limited (Chirag) for follow up and recovery of dues would be made known to the borrowers at the first instance. Chirag staff or any person authorized to represent Chirag in collection will identify himself / herself and display the authority letter/Id Card issued by Chirag upon request.
- Chirag would respect the privacy of its borrowers.
- Chirag is committed to ensure that all written and verbal communication with its borrowers will be in simple business language and Chirag will adopt civil manners for interaction with borrowers.
- Normally the representatives will contact the borrower between 10:00 hours and 20:00 hours unless, the special circumstance of his/her business or occupation requires the organization to contact at a different time.
- Borrowers' requests to avoid calls at a particular place would be honoured as far as possible.
- Chirag will document the efforts made for the recovery of dues and the copies of communication sent to the customer, if any will be kept on record.
- All assistance will be given to reduce disputes or differences regarding dues in a mutually acceptable and in an orderly manner.
- Inappropriate occasions such as bereavement in the family or such other calamitous occasions will be avoided for making calls/visits to collect dues.
- The collection process is based on courtesy. Fair treatment and gentle persuasion. Chirag will not use undue harassment or physical force to facilitate collections. Decency and decorum are to be maintained during customer visits.
- Agent will be dressed formally during customer visits and will Interact with customers in a most polite and civilized manner.
- The customer would be provided with relevant information regarding the outstanding amount to enable discharge of dues.
- You specifically understand and agree that by using the Website you authorize Chirag, its partners, and affiliates to contact you for follow-up calls regarding the services provided through the Website. You consent to receive communications relating to all of the above on your phone/mobile number provided by you, and expressly waive any registration made under DND/NCPR under applicable TRAI regulations.
- Any disputes arising out of transactions with Chirag shall be construed in accordance with the laws of India and subject to the jurisdiction of the courts. If any provision of these

Terms is found. If any provision of these Terms is found invalid or unenforceable by a court, such invalidity shall not affect the remainder of the Terms.

- Chirag reserves the right to modify these Terms and to alter any services or features on the Website without notice. Users are responsible for regularly reviewing these terms. By submitting your details to Saarathi Finance in any form, you provide explicit consent to be contacted through all modes of communication.
- I declare that the information I have provided is accurate to the best of my knowledge. I hereby authorize Chirag and their affiliates to call and/or send texts via SMS to me for promoting their products.